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**JOHNSON et al.**(10) **Pub. No.: US 2008/0078831 A1**(43) **Pub. Date: Apr. 3, 2008**(54) **SYSTEM AND METHOD FOR PRESENTING  
MULTIPLE TRANSACTION OPTIONS IN A  
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**G06Q 40/00** (2006.01)(52) **U.S. Cl.** ..... **235/380; 705/39**(57) **ABSTRACT**

A portable device authorizes a payment transaction from an account associated with the portable device. The portable device comprises a communication system, such as a near field communication (NFC) system, for communicating with a transaction system of a merchant or other receiving entity, a user interface, a memory storing account information for each of a plurality of accounts, and a transaction application. The transaction application applies at least one predetermined selection rule to the plurality of accounts to determine a selected subset of the plurality of accounts. A display of the user interface displays, under control of the transaction application, a plurality of transaction option indicators. Each transaction option indicator, which may be text or graphic, represents a one of the accounts within the selected subset of accounts. The transaction application prompts user selection of a selected one of the transaction option indicators. The transaction application drives the communication system to exchange data with the transaction system of a merchant or other receiving entity to initiate a payment to the merchant. The payment being from the payment account associated with the selected one of the transaction option indicators.

